

**WILLIS
EXHIBIT A**

PURCHASE AGREEMENT

THIS AGREEMENT made and entered into this 21st day of April 2006, by and between Richard Revegno and Laura Revegno, husband and wife, herein called Seller, and Bennie Willis, herein called buyer,

WITNESSTH:

IN CONSIDERATION of the mutual promises, agreements and undertakings of the parties hereto, IT IS MUTUALLY AGREED AS FOLLOWS:

1. Seller agrees to sell and Buyer agrees to purchase the following described real estate Located in Rockland County, New York, to-wit:

28 Terri Lee Ln
New Hempstead, NY 10977

2. The purchase price for said real estate shall be \$434,000.

3. Sellers are responsible for paying off any lien that has been placed against the property also including paying any amounts due for back taxes up to the date of closing.

4. Seller agrees to pay up to 6% Seller concessions towards the Buyers closing cost

5. This contract shall be binding upon the parties hereto, their heirs, executors, administrators, personal representatives, successors and/or assigns.

6. This contract constitutes the entire agreement between the parties.

7. Buyer acknowledges that there are no agreements or representations, oral or otherwise, which had been made to Buyer as an inducement to sign this contract other than those set forth herein.

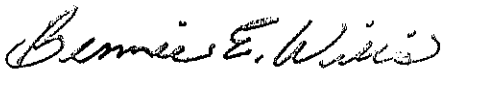
IN THE WITNESS WHEREOF, the parties have executed this agreement the day and year first above written.

SELLER:

BUYER:

LAURA
Revegno


Richard Revegno


Bennie Willis

**WILLIS
EXHIBIT B**



Waiver of Title Insurance (Owner's Policy)

I/we, has/have been advised that I/we have the right to purchase an Owner's Policy of Title Insurance covering the real property in addition to the Lender Policy of Title Insurance that is being provided to my mortgage company.

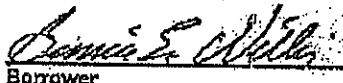
I have also been advised of the additional cost to me of obtaining such insurance and that such insurance would protect me in the event of a defect in the title to the aforesaid real estate.

By signing this Waiver I do hereby decline to purchase an Owner's Policy of Title Insurance covering my interest in the aforesaid property.

I understand that the policy of title insurance issued to the lender in this transaction does not and will not benefit me, or insure me in the event there is a defect in title to the aforesaid property.

I agree to indemnify and hold harmless the Title Insurance Company named in the Commitment for Title Insurance, and its agent, ACRA.net Mortgage Settlement Solutions, LLC, for any liability to me directly, financial or otherwise.

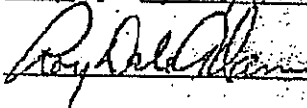
I acknowledge that I have no right of indemnification against the title insurance company or ACRA.net Mortgage Settlement Solutions, LLC under the Lender's Policy of Title Insurance.

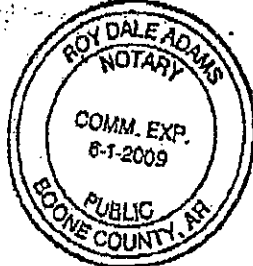

Borrower

Borrower

IN WITNESS WHEREOF, the Affiant has affixed his/her signature(s) and seal(s) this

5th day of MAY, 2006

 (SEAL) (Notary signature and seal)



No. 4004 P. 2/2

APR 3 2007 1:13PM

P00373

**WILLIS
EXHIBIT C**

13

Residential Lease

Parties:

This Agreement is entered into between **RICHARD ROVEGNO & LAURA ROVEGNO, husband and wife** (hereinafter referred to as "Tenants") and **BENNIE WILLIS** (hereinafter referred to as "Landlord"). Each Tenant is jointly and severally liable for the payment of rent and performance of all other terms of this Agreement. A judgment entered against one Tenant shall be no bar to an action against other Tenants.

Premises:

WITNESSETH: That in consideration of the representations made in the application filed by the Tenant with the Landlord, and the rent reserved herein and the covenants herein contained, the Landlord rents to Tenant, and Tenant rents from Landlord, for residential purposes only, the premises located at **28 TERRI LEE LN, NEW HEMPSTEAD, ROCKLAND COUNTY, NEW YORK 10977.**

Term:

The term of this Lease is a **MONTH TO MONTH** Agreement. Commencing on the **1st day of JUNE, 2006** and expiring on the **Last Day** of each month. This Agreement renews each month when a payment is received on time or within the 10 day grace period.

Payment of Rent:

The rent for the term of this agreement is \$3,192.01 per month in advance, the first installment to be made on the **1st DAY OF JUNE, 2006.** And a like sum on the first day of every month thereafter, without setoff, deduction, or demand, except when that day falls on a weekend or a legal holiday, in which case rent is due on the next business day. Payment shall be made to the person and at the address the Landlord shall designate in writing. Rent is to be paid in cash, money order, cashier's check and/or certified check, or, at the option of the Landlord, in any other fashion. Rent shall not be considered paid until actual receipt thereof. Tenant placing rent monies in the mail is not sufficient for rent to be considered paid.

Rent shall be made payable to and mailed or delivered to the following address:

**Bennie Willis
P.O. Box 83
Western Grove, AR 72685**

Returned Check and Stop Payment:

In each instance that a check offered by Tenant to Landlord for any amount due under this Agreement or in payment of rent is returned for lack of sufficient funds, a "stop payment" or any other reason, a service charge of \$25.00, which does not exceed the maximum amount allowed by applicable New York law, will be assessed.

P00294

Late Charges:

If Tenant fails to pay the rent in full before the end of the 10th day after it's due, Tenant will be assessed a late charge of \$150.00 as allowed by applicable New York law. Landlord reserves and in no way waives the right to insist on payment of the rent in full on the date it is due.

Tenant Examination and Acceptance of Premises:

The Tenant acknowledges that he has examined the leased premises and his acceptance of this agreement is conclusive evidence that said premises are in good and satisfactory order and repair unless otherwise specified herein; and the Tenant agrees that no representations as to the condition of the premises have been made and that no agreement has been made to redecorate, repair or improve the premises unless hereinafter set forth specifically in writing. The Landlord will deliver the leased premises and all common areas in a habitable condition, pursuant to applicable state law. Tenant takes premises in its AS-is condition. Tenant agrees not to damage the premises through act or omission, and to be responsible for any damages sustained through the acts or omissions of Tenant, Tenant's family or Tenant's invitees, licensees, and/or guests. If such damages are incurred, Tenant is required to pay for any resulting repairs at the same time and in addition to the next month's rent payment, with consequences for nonpayment identical to those for nonpayment of rent described herein.

Occupancy and Use:

The premises are to be used only as a private residence for Tenant(s) listed as parties of the Agreement and the following minor children whose names and ages appear below:

The premises shall be occupied by no more than 7 persons, included children. The premises shall not be used for any purposes other than a private residence without the prior written consent of the Landlord.

Disturbances and Violation of Laws:

Tenant, guests and invitees of either tenant or guests shall not use the premises for any unlawful purpose and shall comply fully with all applicable federal, state and local laws and ordinances, including laws prohibiting the use, possession or sale of illegal drugs. Nor shall Tenant, guests and invitees of either tenant or guests use the premises in a manner offensive to others. Nor shall Tenant, guests and invitees of either tenant or guests create a nuisance by annoying, disturbing, inconveniencing or interfering with the quiet enjoyment of any other tenant or nearby resident. Tenant agrees to immediately inform Landlord and the appropriate authorities upon obtaining actual knowledge of any illegal acts on or upon the leased premises.

Security Deposit and Return Thereof:

Upon execution of this lease, Tenant will deposit with Landlord the sum of Ten Thousand

Dollars (\$10,000), which is to be held as collateral security and applied on any rent or any other charge that may remain due and owing at the expiration of this agreement, any extension thereof or holding over period or applied on any damages to the premises caused by the Tenant, his family, invitees, employees, trades, people or pets, or other expenses suffered by Landlord as a result of a breach of any covenant of the Lease.

Tenant may not utilize the security deposit as rent nor shall he deduct same from the last month's rent nor require the Landlord to indemnify itself from said sum of the money or any part thereof with respect to any particular violation or default of Tenant. In the event that any part of the said security deposit shall have been utilized by the Landlord in accordance with the terms hereof or applicable law, the Tenant shall, upon the delivery notice of same, immediately deposit with the Landlord the amount so applied by Landlord so that Landlord shall have the full deposit on hand at all times during the term of this lease and any renewal thereof or holding over. In the event of the sale of the property upon which this premises is situated or the transfer or assignment by the Landlord of this Lease, the Landlord shall have the right to transfer said security deposit to the transferee and Landlord shall be considered released from all liability for the return of the security deposit. It is agreed that the foregoing shall apply to every transfer or assignment made on the security deposit to a new Landlord.

Within two weeks, or the period of time required by State law, whichever occurs first, after the tenant has vacated the premises, Landlord shall furnish tenant, by personal delivery or by first-class mail, postage prepaid, a copy of an itemized statement indicating the basis for, and the amount of, any security received and the disposition of the security and shall return any remaining portion of the security to the tenant.

Tenant is hereby notified, that unless otherwise provided by applicable State law, Landlord is not obligated to return Tenant's security deposit or give Tenant a written description of damages and charges until Tenant provides Landlord a written statement of Tenant's forwarding address for the purpose of refunding the security deposit. Tenant agrees that if such address is not produced within 14 days from the date of termination of the Lease, Tenant forfeit's the security deposit.

Tenant acknowledges that this paragraph constitutes written notice to him at time of payment of security deposit of his rights under applicable law.

Application for Lease:

Tenant acknowledges that the statements and representations made in the signed application for said premises are true, that they are deemed a part of this Lease, and the falsity of any of them shall constitute a breach hereof.

Possession At Commencement of Term:

Tenant shall not be entitled to possession of the premises designated for lease until the security deposit and first month's rent (or prorated portion thereof), less any applicable promotional discount, is paid in full and the premises to Tenant on or before the commencement of the term of this Lease due to another person occupying the premises,

Tenant's rights of possession hereunder shall be postponed until said premises are vacated by such other person, and rent due hereunder shall be abated at the rate of one-thirtieth (1/30) of a monthly installment for each day that possession is postponed. Tenant expressly agrees that Landlord shall not be liable for damages to Tenant in the event Tenant, for any reason whatsoever, is unable to enter and occupy the premises.

Insurance:

Landlord shall not be liable to Tenant, Tenant's family or Tenant's invitees, licensees, and/or guests for damages not caused by Landlord or Landlord's agents. Landlord will not compensate Tenant or anyone else for damages caused by any other source whatsoever, or by Acts of God, and Tenant is therefore required to independently purchase insurance to protect Tenant, Tenant's family, Tenant's invitees, licensees, and/or guests, and all personal property on the leased premises and/or in any common areas from any and all damages.

Utilities:

Tenant will be responsible and pay for all utilities (gas, water, electric, refuse collection, telephone, cable or satellite TV), including all required deposits.

Tenant shall be responsible for contacting and arranging for any utility service not provided by the Landlord, and for any utilities not listed above. Tenant shall be responsible for having same utilities disconnected on the day Tenant delivers the leased premises back unto Landlord upon termination or expiration of this Lease.

Alterations and Repairs by Tenant:

Unless authorized by law, Tenant will not, without Landlord's prior written consent, alter, re-key or install locks to the premises or install or alter any burglar alarm system. Tenant will not remodel or make any structural changes, alterations or additions to the premises, will not paper, paint or decorate, nor install, attach, remove or exchange appliances or equipment such as air conditioning, heating, refrigerating or cooking units, radio or television antennae; not drive nails or other devices into the walls or woodwork (a reasonable number of picture hangers excepted), nor refinish or shellac wood floors, nor change the existing locks of the premises, without the prior written permission of the Landlord or his Agent. Any of the above-described work shall become part of the dwelling.

Assignment of Agreement and Subletting:

Tenant will not sublet the premises or any portion thereof, or assign this Lease without the prior written consent of Landlord.

Surrender of Premises:

Tenant will, upon termination of this lease, surrender the premises and all fixtures and equipment of Landlord therein in good, clean and operating condition, ordinary wear and tear excepted. Tenant shall, at time of vacating premises, clean said premises including stove and refrigerator and remove trash from the premises. Upon vacating the premises

Tenant shall deliver all keys thereto to the Landlord or his Agent within twenty-four (24) hours after vacating. Failure to comply will be cause to charge Tenant for changing locks.

Landlord's Right to Access and Inspection:

In addition to the rights provided by applicable state law, in the event of an emergency, to make repairs or improvements or to show the premises to prospective buyers or tenants or to conduct an annual inspection or to address a safety or maintenance problem or to remove any alterations, additions, fixtures, and any other objects which may be affixed or erected in violation of the terms of this Lease, Landlord or Landlord's duly authorized agents may enter the premises. Except in cases of emergency, Tenant's abandonment of the premises, court order or where it is impractical to do so, Landlord shall give Tenant reasonable notice before entering. Furthermore, Landlord retains a Landlord's Lien on all personal property placed upon the premises to secure the payment of rent and any damages to the leased premises.

Termination of Lease - Hold Over:

Either Landlord or Tenant may terminate this lease at the expiration of said Lease or any extension thereof by giving the other thirty (30) days written notice prior to the due date. If Tenant shall hold over after the expiration of the term of this Lease, Tenant shall, in the absence of any written agreement to the contrary, be a tenant from month to month, as defined by applicable state law, at the monthly rate in effect during the last month of the expiring term. All other terms and provisions of this Lease shall remain in full force and effect.

In the event Tenant becomes a month-to-month tenant in the manner described above, Tenant shall be required to provide Landlord, in advance, a thirty (30) day written notice of Tenant's intention to surrender the Premises. Landlord, at Landlord's discretion, at any time during a month-to-month tenancy, may terminate the month-to-month tenancy or lease by serving Tenant with a written notice of termination, or by any other means allowed by applicable state law. Upon termination, Tenant shall vacate the premises and deliver same unto Landlord on or before the expiration of the period of notice.

Extended Absences by Tenant and Notice Thereof:

Tenant will notify Landlord in advance if Tenant will be away from the premises for seven (7) or more consecutive days. During such absence, Landlord may enter the premises at times reasonable necessary to maintain the property and inspect for needed repairs. If such absences are customary and frequent, the expected frequency and duration of absence should be summarized here:

Abandonment:

Abandonment shall be defined as the absence of the Tenant from the leased premises for a period of seven (7) or more consecutive days while rent or any monies owing remain unpaid. In such event, Tenant will be considered in default of this Lease. This definition

is subordinate to, and shall not in any way impair, the rights and remedies of Landlord under this Lease and/or applicable state law, except in the case of abandonment, Landlord or Landlord's agents may immediately or any time thereafter enter and re-take the leased premises as provided by applicable state law, and terminate this Lease without notice to Tenant.

Property Damage - Destruction of Property:

If the premises are rendered totally unfit for occupancy by fire, act of God, act of rioters or public enemies, or accident, the term of this Lease shall immediately cease upon the payment of rent apportioned to the day of such happening. If, however, the premises are only partially destroyed or damaged and Landlord decides to repair the same, such repairs shall be made by Landlord without unreasonable delay, and there shall be abatement in rent on proportion to the relationship the damaged portion of the leased premises bears to the whole of said premises. Tenant, Tenant's guests and invitees of either Tenant or Tenant's guests will not engage in any activity or action that may cause severe property damage.

Hold Harmless:

To the fullest extent permitted by applicable state law, Landlord and his Agent will be held free and harmless from any and all loss, claim or damage by reason of any accident, injury, or damage to any person or property occurring on or about the leased premises, unless such accident, injury, or damage shall be caused by the negligence of the Landlord, its agents, servants and/or employees.

Default \ Breach By Tenant:

In the event of any default hereunder on the part of the Tenant, his family, servant, guests, invitees, or should the Tenant occupy the subject premises in violation of any lawful rule, regulation or ordinance issued or promulgated by the Landlord or any rental authority, then and in any of said events the Landlord shall have the right to terminate this lease by giving Tenant personally or by leaving at the leased premises a thirty (30) day written notice of termination and the Lease shall terminate upon the expiration of (30) days from the delivery of such notice if the default is not remedied within a reasonable time not in excess of thirty (30) days and the Landlord, at the expiration of said thirty (30) day notice or any shorter period conferred under or by operation of law, shall thereupon be entitled to immediate possession of said premises and may avail himself of any remedy provided by law for the restitution of possession and the recovery of delinquent rent. If this Lease is terminated, Landlord shall return all prepaid and unearned rent, and any amount of the security deposit recoverable by the Tenant.

However, in the event the default is nonpayment of rent, Landlord shall not be required to deliver thirty (30) days notice as provided above but may serve Tenant with a seven (7) day written notice of termination whereupon the Tenant must pay the unpaid rent in full or surrender the premises by the expiration of the seven (7) day notice period.

Furthermore, for any substantial violation of this Lease or applicable law materially affecting health and safety, Landlord may serve Tenant with a three (3) day written notice

of termination whereupon the Tenant must cure the default by the expiration of the three (3) day notice period or surrender the premises. Upon Landlord's termination of this, Tenant expressly agrees and understands that unless prohibited by applicable state law, the entire remaining balance of unpaid rent for the remaining term of this Lease shall ACCELERATE, whereby the entire sum shall become immediately due, payable, and collectible. Landlord may hold the portion of Tenant's security deposit remaining after reasonable cleaning and repairs as a partial offset to satisfaction of the accelerated rent.

Remedies - Cumulative:

The remedies and rights contained in and conveyed by this Lease are cumulative, and are not exclusive of other rights, remedies and benefits allowed by applicable state law.

Waiver:

Any waiver of a default hereunder shall not be deemed a waiver of this agreement or this agreement or of any subsequent default. Acquiescence in a default shall not operate as a waiver of such default, even though such acquiescence continues for an extended period of time.

Grounds for Termination of Tenancy:

The failure of Tenant, guests and invitees of either tenant or guests to comply with any term of this Lease is grounds for termination of the tenancy, with appropriate notice to Tenant and procedures as required by law.

Court Costs and Attorneys Fees:

In the event that the Landlord shall find it necessary to expend any monies in legally enforcing any provisions of this lease, including the collection of rent or other charges due hereunder, Tenant agrees to pay a reasonable attorney's fee and all expenses and costs incurred thereby, to the greatest extent allowed by applicable law.

Agents and Authority to Receive Legal Papers:

Any notice which either party may or is required to give, shall be in writing and may be given by mailing the same, by certified mail, and shall be deemed sufficiently served upon tenant if and when deposited in the mail addressed to the leased premises, or addressed to Tenant's last known post office address, or hand delivered, or placed in Tenant's mailbox to Tenant at the premises. If Tenant is more than one person, then notice to one shall be sufficient as notice to all. The Landlord, any person managing the premises and anyone designated by the Landlord as agent are authorized to accept service of process and receive other notices and demands, which may be delivered to:

Bennie Willis
P.O. Box 83
Western Grove, AR 72685

Time:

Time is of the essence of this agreement.

P00300

Subordination:

Tenant agrees to accept the premises subject to and subordinate to any existing or future mortgage or other lien, and Landlord reserves the right to subject premises to same. Tenant agrees to and hereby irrevocably grants Landlord power of attorney for Tenant for the sole purpose of executing and delivering in the name of the Tenant any documents related to the Landlord's right to subject the premises to a mortgage or other lien.

Eminent Domain:

If the premises or any part thereof or any estate therein, or any other part of the building materially affecting Tenant's use of the premises, shall be taken by eminent domain, this lease shall terminate on the date when title vests pursuant to such taking. The rent shall be apportioned as of the termination date, and any rent paid for the period beyond that date shall be repaid to Tenant. Tenant shall not be entitled to any part of the award for such taking or any payment in lieu thereof.

Paragraph Headings:

The headings of particular paragraphs and subparagraphs are inserted only for convenience and are not part of this Agreement and are not to act as a limitation on the scope of the particular paragraph to which the heading refers.

Binding:

This Lease shall be binding upon and inure to the benefit of the parties hereto, their respective heirs, executors, administrators, successors and assigns.

Entire Agreement:

This document and any Attachments constitutes the final and entire Agreement between the parties hereto, and not promises or representations, other than those contained here and those implied by law, have been made by Landlord or Tenant. Neither Landlord or Tenant shall be bound by any terms, conditions, statements, warranties or representations, oral or written, not herein contained unless made in writing and signed by both Landlord and Tenant.

Governing Law:

This Lease shall be governed by the laws of the state of New York.

Severability:

The provisions of this Lease are severable and in the event any provisions, clause, sentence, section or part thereof is held to be invalid, illegal, unconstitutional, inapplicable or unenforceability shall not affect or impair any of the remaining provisions, sentences, clauses, sections, parts of the lease or their application to Tenant or other persons or circumstances. It is understood and agreed that the terms, conditions and covenants of this Lease would have been made by both parties if such invalid, illegal, unconstitutional, inapplicable or unenforceable provision, sentence, clause, section or part had not been included therein to the extent that portion of this agreement may be invalid

by striking of certain words or phrases, such words or phrases shall be deemed to be stricken and the remainder of the provisions and the remainder of the other portions of this Lease agreement shall remain in full force and effect. It is further agreed that this Lease may be executed in counterparts, each of which when considered together shall constitute the original contract.

Additional Provisions:

P00302

Address: P.O. Box 83

Weston Lake, Ar 72685

Phone: 870-439-2672

Witness to Landlord's Signature Bernice E. Willis

Print Name: Bernice Willis Date: 5-27-06

Tenant's Signature: [Signature]

Print Name: Richard R. Rogers Date: 5-25-06

Tenant's Signature: [Signature]

Print Name: Laura Roveda Date: 5-25-06

P00303

**WILLIS
EXHIBIT D**

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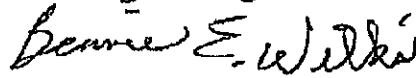
PAGE 05

To: Mark Militzer (Foremost)
From: Bennie Willis
Re: Contents Claim

Mr. Militzer,

This letter is to inform you that we are not going to file a contents claim at all in regards to our loss. We are not in any way related to the Rovegno's by blood or marriage. The fact that the insurance company is even talking to them about my personal issue's bother me. The Rovegno's are refusing to sign a new Deed because we are not allowing them to pretend like we are related so they can file for contents. We will not allow someone to make us commit insurance fraud.

With Highest Regards,



Bennie Willis

P00232

**WILLIS
EXHIBIT E**

A. SETTLEMENT STATEMENT Underwriter Name: **UNDERWRITER INSURANCE AND CREDIT ASSOCIATION** U.S. Department of Housing and Urban Development
Mortgage Insurance Case Number: **9361112869** File Number: **9361112869** Loan Number: **9361112869**

1. ☐ FHA **2.** ☐ FmHA **3.** ☐ Conv. Unins. **4.** ☐ VA **5.** ☐ Conv. Ins.

C. Note: This form is furnished to give you a statement of actual costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.a.c)" were paid outside the closing; they are shown here for information purposes and are not included in the totals. **WARNING:** It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

D. NAME OF BORROWER: **RENNIE E WILLIS**
ADDRESS: **28 TERRI LEE LN NEW HEMPSTEAD NY 10977**

E. NAME OF SELLER:
ADDRESS:

F. NAME OF LENDER: **PREMIUM CAPITAL FUNDING**
ADDRESS: **125 JERICHO TURNPIKE SUITE 500 JERICHO NY 11753**

G. PROPERTY ADDRESS: **28 TERRI LEE LN NEW HEMPSTEAD NY 10977**

H. SETTLEMENT AGENT: **ACRANET, Telephone: 4127888207**
PLACE OF SETTLEMENT: **113 Technology Drive, Pittsburgh, PA 15275**

I. SETTLEMENT DATE: **05/05/2006** **DISBURSEMENT DATE:** **05/05/2006**

J. SUMMARY OF BORROWER'S TRANSACTION:		K. SUMMARY OF SELLER'S TRANSACTION:	
100. GROSS AMOUNT DUE FROM BORROWER		400. GROSS AMOUNT DUE TO SELLER	
101. Contract Sales Price	434,000.00	401. Contract Sales Price	434,000.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to Borrower	70,571.39	403.	
104.		404.	
105. Payoff Other Loans		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/Town Taxes		406. City/Town Taxes	
107. County Taxes		407. County Taxes	
108. School Tax		408. School Tax	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER	363,328.61	420. GROSS AMOUNT DUE TO SELLER	434,000.00
200. AMOUNTS PAID BY OR ON BEHALF OF BORROWER		500. REDUCTIONS IN AMOUNT DUE TO SELLER	
201. Deposit or Earnest Money		501. Excess Deposit (Instructions)	
202. Principal Amount of New Loans	347,200.00	502. Settlement Charges to Seller	10,565.78
203. Existing Loans		503. Existing Loans	
204. Seller Concession	11,940.48	504. Seller Concession	11,940.48
205.		505.	
206.		506. Payoff: 202827203 CHAMPION MORTGAGE	255,722.21
207.		507. Payoff: 202027280 CHAMPION MORTGAGE CO., INC.	81,371.90
208.		508.	
209.		509. Payoff Other Loans	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/Town Taxes to 05/05/2006	95.84	510. City/Town Taxes to 05/05/2006	95.84
211. County Taxes to 05/05/2006	363.84	511. County Taxes to 05/05/2006	363.84
212. School Tax to 05/05/2006	3,728.45	512. School Tax to 05/05/2006	3,728.45
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/ FOR BORROWER	363,328.61	518.	
300. CASH AT SETTLEMENT FROM OR TO BORROWER		520. TOTAL REDUCTION AMOUNT DUE SELLER	343,788.48
301. Gross amount due from borrower (line 120)	363,328.61	600. CASH AT SETTLEMENT TO OR FROM SELLER	
302. Less amounts paid by/ for borrower (line 220)	363,328.61	601. Gross amount due to seller (line 420)	434,000.00
303. CASH TO BORROWER	0.00	602. Less reduction amount due seller (line 520)	343,788.48
		603. CASH TO SELLER	90,211.52

SUBSTITUTE FORM 1099 SELLER STATEMENT: The information contained herein is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported and the IRS determines that it has not been reported. The Contract Sales Price described on line 401 above constitutes the Gross Proceeds of this transaction.

You are required by law to provide the settlement agent (Fed. Tax ID No:) with your correct taxpayer identification number. If you fail to do so, you may be subject to civil or criminal penalties imposed by law. Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.

TIN: _____ SELLER(S) SIGNATURES: *Rebecca Kovacs* *ALB* *gmuo*

SELLER(S) NEW MAILING ADDRESS: *9 Kwiecinski St. West Haverstraw, NY 10983*

SELLER(S) PHONE NUMBERS: *914-329-8229* (H) / _____ (W)

B.F.W.

NAME OF BORROWER: ADDRESS:		BENNIE E WILLIS 28 TERRI LEE LANE, NEW HEMPSTEAD NY 10977	
NAME OF LENDER: ADDRESS:		PREMIUM CAPITAL FUNDING 125 JERICHO TURNPIKE SUITE 500 JERICHO NY 11753	
PROPERTY ADDRESS:		28 TERRI LEE LANE, NEW HEMPSTEAD NY 10977	
SETTLEMENT AGENT:		ACRANET, Telephone: 4127888207	
PLACE OF SETTLEMENT:		113 Technology Drive, Pittsburgh, PA 15275	
Underwriter Name:		LAWYERS TITLE INSURANCE CORPORATION AMSS	
SETTLEMENT DATE:		05/04/2006	
DISBURSEMENT DATE:		05/04/2006	
L Settlement Charges		M Disbursement to Others	
800. ITEMS PAYABLE IN CONNECTION WITH LOAN		1501. CASH TO FIRST CLOSING ACRANET MORTGAGE SETTLEMENT SOLUTIONS	84380.89
801. Loan Origination Fee		1502.	
802. Loan Discount		1503.	
803. Appraisal Fee		1504.	
804. Credit Report		1505.	
805. LEGAL REVIEW FEE to GINDI & BARONE LLP	150.00	1506.	
806.		1507.	
807.		1508.	
808.		1509.	
809.		1510.	
810.		1511.	
811.		1512.	
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE		1513.	
901. Interest from 05/04/2006 to 06/01/2006 @ \$24.96 per day PREMIUM CAPITAL FUNDING	674.19	1514.	
902. Mortgage Insurance Premium		1515.	
903. Hazard Insurance Premium		1516.	
904.		1517.	
905.		1518.	
1000. RESERVES DEPOSITED WITH LENDER FOR		1519.	
1001. Hazard Insurance		1520. TOTAL DISBURSED TO OTHERS (enter on line 1603)	84380.89
1002. Mortgage Insurance		N. NET SETTLEMENT	
1003. City Property Tax			
1004. County Property Tax			
1005. School Taxes			
1006.			
1007.			
1008.			
1009. Aggregate Analysis Adjustment			
1100. TITLE CHARGES			
1101. Settlement or closing fee to ACRANET	0.00		
1102. Abstract of title search			
1103. Title examination			
1104. Title Insurance binder			
1105. Document Preparation			
1106. Notary fees to ACRANET MORTGAGE SETTLEMENT SOLUTIONS	100.00		
1107. Attorney's fees			
1108. Title Insurance to ACRANET	344.00		
1109. Lenders coverage \$ -			
1110. Owners coverage \$ -			
1111. Attribution to ACRANET	25.00		
1112. Environmental Protection Lien to ACRANET	25.00		
1113. Other to ACRANET	25.00		
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES		1600. Loan Amount	68500.00
1201. Recording Fees Mortgage \$105.00 ROCKLAND COUNTY CLERK	105.00	1601. PLUS Cash/Check from Borrower	0.00
1202. City/County tax stamps		1602. MINUS Total Settlement Charges (line 1400)	2419.11
1203. State tax stamps		1603. MINUS Total Disbursements to Others (line 1520)	84380.89
1204. TRANSFER TAX FEE to ROCKLAND COUNTY CLERK POC-L 217.00	0.00	1604. EQUALS Disbursements to Borrower (after expiration of any applicable rescission period required by law)	0.00
1205. TRANSFER TAX FEE to ROCKLAND COUNTY CLERK	911.40		
1300. ADDITIONAL SETTLEMENT CHARGES			
1301. Survey			
1302. Pest Inspection			
1303. Comprehensive Endorsement to ACRANET	59.52		
1400. TOTAL SETTLEMENT CHARGES	2419.11		

I have carefully reviewed the HUD-1A Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1A Settlement Statement.

Bennie E. Willis
BENNIE E WILLIS

The HUD-1A Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Deb Wislowsky

Printed On 5/5/2006 3:10:37 PM

SETTLEMENT AGENT:

DATE: 5/5/2006
from HUD-1-A (2/94) mL RESPA

Peter J. Lyons

Paul J. Lyons

LT 00019

L SETTLEMENT CHARGES				PAID FROM	PAID FROM
				BORROWER'S	SELLER'S
				FUNDS AT	FUNDS AT
700.	TOTAL SALES/BROKER'S COMMISSION based on price	\$434,000.00 @ 0.00% =	\$0.00		
Division of commission (line 700) as follows:					
ITEMS PAYABLE IN CONNECTION WITH LOAN					
801.	Loan Origination Fee				
802.	Loan Discount				
803.	Appraisal Fee to SULLIVAN COUNTY APPRAISAL SERVICE	POC-B 350.00		0.00	0.00
804.	Credit Report to PREMIUM CAPITAL FUNDING			14.08	0.00
805.	FLOOD DETERMINATION to PREMIUM CAPITAL FUNDING			15.00	0.00
806.	TAX SERVICE FEE to PREMIUM CAPITAL FUNDING			75.00	0.00
807.	LEGAL REVIEW FEE to GINDI & BARONE LLP			375.00	0.00
808.	YSP to FIRST NATIONAL MORTGAGE SOURCES LLC	POC-L 3472.00		0.00	0.00
809.	UNDERWRITING FEE to PREMIUM CAPITAL FUNDING			550.00	0.00
810.					
811.					
900.	ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE				
901.	Interest from 05/05/2006 to 05/01/2008 @ 570.15 per day PREMIUM CAPITAL FUNDING			1,894.05	0.00
902.	Mortgage Insurance Premium				
903.	Hazard Insurance Premium to FOREMOST INSURANCE COMPANY			2,796.00	0.00
904.					
905.					
1000.	RESERVES DEPOSITED WITH LENDER FOR				
1001.	Hazard Insurance				
1002.	Mortgage Insurance				
1003.	City Property Tax				
1004.	County Property Tax				
1005.	School Taxes				
1006.					
1007.					
1008.					
1009.	Aggregate Analyst Adjustment				
1100.	TITLE CHARGES				
1101.	Settlement or closing fee to ACRANET			825.00	
1102.	Abstract or title search				
1103.	Title examination				
1104.	Title insurance binder				
1105.	Document Preparation to ACRANET MORTGAGE SETTLEMENT SOLUTIONS			125.00	0.00
1106.	Notary fees to ACRANET MORTGAGE SETTLEMENT SOLUTIONS	POC-B 100.00		0.00	0.00
1107.	Attorney's fees				
1108.	Title insurance				
1109.					
1110.					
1111.	Arbitration to ACRANET			25.00	
1112.	Environmental Protection Lien to ACRANET			25.00	
1113.	Other to ACRANET			25.00	
1200.	GOVERNMENT RECORDING AND TRANSFER CHARGES				
1201.	Recording Fees Deed \$105.00 Mortgage \$120.00 Rockland County Clerk			225.00	0.00
1202.	City/County tax/stamps Mortgage ##### Rockland County Clerk			3,645.60	0.00
1203.	State tax/stamps				
1204.	Transfer Tax fee to Rockland County Clerk			0.00	1,736.00
1205.	Tax Stamps paid by lender to Rockland County Clerk	POC-L 868.00		0.00	0.00
1300.	ADDITIONAL SETTLEMENT CHARGES				
1301.	Survey				
1302.	Pest Inspection				
1303.	Variable Rate Endorsement to ACRANET			25.00	
1304.	Comprehensive Endorsement to ACRANET			222.98	
1305.	Judgment Search Fee to ACRANET			450.00	
1306.	Basic Loan Premium to ACRANET			467.00	
1307.	Basic Owners Premium to ACRANET			2,228.79	
1308.				-84,380.89	8,828.76
1400.	TOTAL SETTLEMENT CHARGES			-70,671.39	10,565.76

HUD CERTIFICATION OF BUYER AND SELLER

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Bennie E. Willis
BENNIE E. WILLIS
432-9670504

Richard Rogers

Paul J. J...

WARNING: IT IS A CRIME TO KNOWINGLY MAKE FALSE STATEMENTS TO THE UNITED STATES ON THIS OR ANY SIMILAR FORM. PENALTIES UPON CONVICTION CAN INCLUDE A FINE AND IMPRISONMENT. FOR DETAILS SEE TITLE 18, U.S. CODE SECTION 1001 AND SECTION 1010.

The HUD-1 Settlement Statement which I have prepared is true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

LT 00020

1500. SCHEDULE OF DISBURSEMENTS	BUYER	SELLER
1501.		
1502.		
1503. shipping fee ACRANET MORTGAGE SETTLEMENT SOLUTIONS	0	50.00
1504. Wire fee ACRANET MORTGAGE SETTLEMENT SOLUTIONS	0	35.00
1505. CASH FROM 2ND CLOSING ACRANET MORTGAGE SETTLEMENT SOLUTIONS	0	0.00
1508. DELINQUENT TAXES ROCKLAND COUNTY COMMISSIONER	0	1,744.75
1507.		
1508.		
1509.		
1510.		
1511.		
1512.		
1513.		
1514.		
1515.		
1516.		
1517.		
1518.		
1519.		
1520. TOTAL DISBURSED TO OTHERS	323,471.49	85.00



B.E.W.



LT 00021

**WILLIS
EXHIBIT F**

PLEASE TYPE OR PRESS FIRMLY WHEN WRITING ON FORM
INSTRUCTIONS: <http://www.orps.state.ny.us> or PHONE (518) 473-7222

FOR COUNTY USE ONLY		REAL PROPERTY TRANSFER REPORT	
C1. SWIS Code <u>392613</u>	STATE OF NEW YORK STATE BOARD OF REAL PROPERTY SERVICES		
C2. Date Deed Recorded <u>5/17/07</u> <small>Month Day Year</small>	RP - 5217 <small>RP-5217 Rev. 2/97</small>		
C3. Book <u>2007</u> C4. Page <u>25066</u>			
PROPERTY INFORMATION			
1. Property Location <u>25 Terri Lee Lane</u> <small>STREET NUMBER STREET NAME</small>			
<u>Ramapo</u> <small>CITY OR TOWN</small>		<u>New Hempstead</u> <u>10977</u> <small>VILLAGE ZIP CODE</small>	
2. Buyer Name <u>Willis</u> <u>Bennie</u> <small>LAST NAME / COMPANY FIRST NAME</small>			
3. Tax Billing Address <u>128 Terri Lee Lane</u> <u>New Hempstead</u> <u>NY</u> <u>10977</u> <small>STREET NUMBER AND STREET NAME CITY OR TOWN STATE ZIP CODE</small>			
4. Indicate the number of Assessment Roll parcels transferred on the deed <u>1</u> of <u>1</u> Parcel <input type="checkbox"/> Part of a Parcel <input type="checkbox"/> (Only if Part of a Parcel) Check as they apply: 4A. Planning Board with Subdivision Authority Exists <input type="checkbox"/> 4B. Subdivision Approval was Required for Transfer <input type="checkbox"/> 4C. Parcel Approved for Subdivision with Map Provided <input type="checkbox"/>			
5. Deed Property Size <u>1</u> X <u>1</u> OR <u>1</u> ACRES <u>1.50</u> <small>FRONT FEET DEPTH</small>			
6. Seller Name <u>Rovigno</u> <u>Richard F.</u> <small>LAST NAME / COMPANY FIRST NAME</small>			
7. Check the box below which most accurately describes the use of the property at the time of sale: A <input checked="" type="checkbox"/> One Family Residential F <input type="checkbox"/> Agricultural I <input type="checkbox"/> Community Service B <input type="checkbox"/> 2 or 3 Family Residential G <input type="checkbox"/> Commercial J <input type="checkbox"/> Industrial C <input type="checkbox"/> Residential Vacant Land H <input type="checkbox"/> Apartment K <input type="checkbox"/> Public Service D <input type="checkbox"/> Non-Residential Vacant Land L <input type="checkbox"/> Entertainment / Amusement M <input type="checkbox"/> Forest Check the boxes below as they apply: 8. Ownership Type is Condominium <input type="checkbox"/> 9. New Construction on Vacant Land <input type="checkbox"/> 10A. Property Located within an Agricultural District <input type="checkbox"/> 10B. Buyer received a disclosure notice indicating that the property is in an Agricultural District <input type="checkbox"/>			
SALE INFORMATION			
11. Sale Contract Date <u>4/21/06</u> <small>Month Day Year</small>			
12. Date of Sale / Transfer <u>5/5/06</u> <small>Month Day Year</small>			
13. Full Sale Price <u>434,000.00</u> <small>If full Sale Price is the total amount paid for the property including personal property. This payment may be in the form of cash, other property or goods, or the assumption of mortgages or other obligations. Please round to the nearest whole dollar amount.</small>			
14. Indicate the value of personal property included in the sale <u>0.00</u> <small>Value</small>			
ASSESSMENT INFORMATION - Data should reflect the latest Final Assessment Roll and Tax Bill			
16. Year of Assessment Roll from which information taken <u>07</u> 17. Total Assessed Value for all parcels to transfer <u>50,300</u>			
18. Property Class <u>R10-L</u> 19. School District Name <u>Spring Valley</u>			
20. Tax Map Identifier(s) / Roll Identifier(s) (If more than four, attach sheet with additional identifier(s)) <u>42-10-1-4</u>			
CERTIFICATION			
I certify that all of the terms of information entered on this form are true and correct (to the best of my knowledge and belief) and I understand that the making of any willful false statement of material fact herein will subject me to the provisions of the penal law relative to the making and filing of false instruments.			
BUYER <u>Willis</u> <u>Bennie</u> <u>Willis</u> <u>Bennie</u> <u>5/5/06</u> <small>BUYER SIGNATURE DATE</small>		BUYER'S ATTORNEY <u>Richard F. Rovigno</u> <u>15/5/06</u> <small>LAST NAME FIRST NAME DATE</small>	
STREET NUMBER <u>128</u> STREET NAME (AFTER SALE) <u>Terri Lee Lane</u>		AREA CODE <u>212</u> TELEPHONE NUMBER <u>338-1111</u>	
CITY OR TOWN <u>Ramapo</u> STATE <u>NY</u> ZIP CODE <u>10977</u>		NEW YORK STATE COPY	
SELLER SIGNATURE <u>Richard F. Rovigno</u> DATE <u>5/5/06</u>			

File#:200700025066

P00372